

In re:  
Monique S. Hilliard  
Debtor

Case No. 19-15495-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Sep 24, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2024:

Recip ID	Recipient Name and Address
db	+ Monique S. Hilliard, 160 Shiloh Ct., Whitehall, PA 18052-4164
14383389	+ ADT, One Town Center Road, Boca Raton, FL 33486-1039
14383390	+ Alltran Financial, LP, 200 14th Avenue East, Sartell, MN 56377-4500
14418516	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
14389984	+ Ditech Financial LLC, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14383398	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709
14383399	+ Good Shepherd Physician Group, 850 S 5th Street, Allentown, PA 18103-3295
14383402	Lehigh Valley Pediatric Assoc. ACCO, 401 N 1th Street, Ste. 307, Allentown, PA 18104
14536252	+ Michelle DeWald, 44 E. Broad Street, Suite 25, Bethlehem, PA 18018-5920
14397660	+ The Tullis Group, 2952 Seneca Street, West Seneca, NY 14224-1949

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 24 2024 23:58:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 24 2024 23:59:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14396425	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 24 2024 23:58:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
14383391	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 24 2024 23:58:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14383392	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 24 2024 23:58:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14399934	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 24 2024 23:58:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14383396	Email/Text: correspondence@credit-control.com	Sep 24 2024 23:58:00	Credit Control, LLC, PO Box 546, Hazelwood, MO 63042
14411016	+ Email/Text: BKPT@cfna.com	Sep 24 2024 23:58:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14410992	Email/PDF: bncnotices@becket-lee.com	Sep 25 2024 00:08:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14420126	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:19:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14383393	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:08:09	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14383394	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:08:30	Citibank/The Home Depot, Attn:

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			Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14383395	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 24 2024 23:58:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14383397	+ Email/Text: BKPT@cfna.com	Sep 24 2024 23:58:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14389192	^ MEBN	Sep 24 2024 23:54:31	Ditech Financial LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14383400	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 24 2024 23:58:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
14416014	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 24 2024 23:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14383401	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 24 2024 23:58:00	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
14389887	Email/PDF: resurgentbknotifications@resurgent.com	Sep 25 2024 00:08:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14383403	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 25 2024 00:08:28	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14383404	+ Email/Text: bankruptcy@marinerfinance.com	Sep 24 2024 23:58:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14416467	+ Email/Text: bankruptcy@marinerfinance.com	Sep 24 2024 23:58:00	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14579464	+ Email/Text: RASEBN@raslg.com	Sep 24 2024 23:58:00	NewRez LLC, c/o Robertson,Anschutz,Schneid., Crane & Partners PLLC, 130 Clinton Road, #202, Fairfield, NJ 07004-2927
14476933	Email/Text: mtgbk@shellpointmtg.com	Sep 24 2024 23:58:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
14383405	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 25 2024 00:08:42	Portfolio Recovery Associates LLC, Capital One Bank, N.A., 120 Corporate Blvd., Norfolk, VA 23502
14410534	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 25 2024 00:08:43	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14416995	Email/Text: bnc-quantum@quantum3group.com	Sep 24 2024 23:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14383406	Email/Text: tidewaterlegalebn@twcs.com	Sep 24 2024 23:58:00	Tidewater Finance Co, Attn: Bankruptcy, 6520 Indian River Rd, Virginia Beach, VA 23464
14395493	Email/Text: tidewaterlegalebn@twcs.com	Sep 24 2024 23:58:00	Tidewater Finance Company, PO Box 13306, Chesapeake, VA 23325
14383407	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 24 2024 23:58:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com
HAROLD N. KAPLAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com
KEVIN G. MCDONALD	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
MICHELLE DEWALD	on behalf of Debtor Monique S. Hilliard mdewald@rcn.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Monique S. Hilliard	)	Case No. 19-15495-pmm
aka Monique Sheree Hilliard	)	
aka Monique Hilliard	)	
	)	Chapter: 13
Debtor(s).	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 24, 2024

For The Court

Timothy B. McGrath  
Clerk of Court